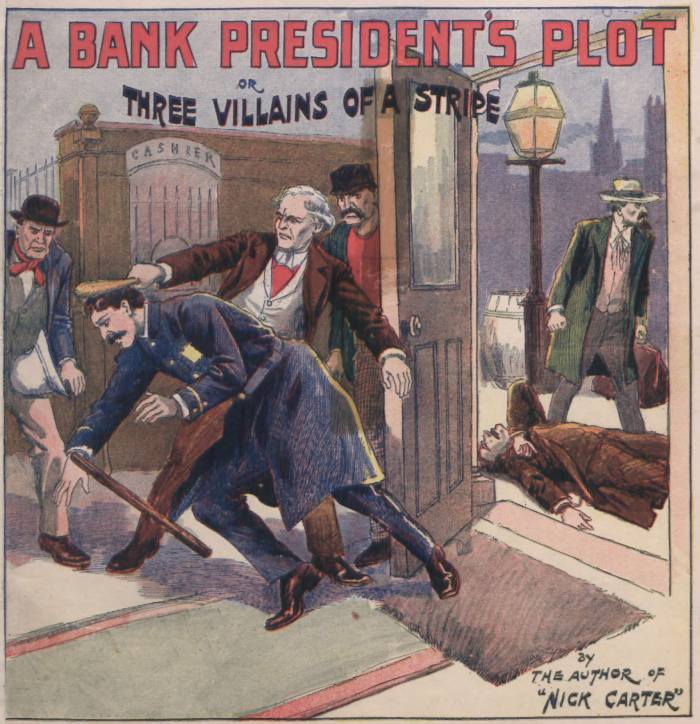
NEW
NICK CARTER WEEKLY

Issued Weekly. By Subscription $2.50 per year. Entered as Second Class Matter at New York Post Office by STREET & SMITH, 238 William St., N. Y.

No. 407. Price, Five Cents.

A BANK PRESIDENT'S PLOT

OR, THREE VILLAINS OF A STRIPE



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A BANK PRESIDENT'S PLOT;

OR,

Three Villains of a Stripe.

Edited by CHICKERING CARTER.

CHAPTER I.

THE MAN IN THE AMBULANCE.

At half-past six o'clock, on the morning of November 10th, the watchman of the Midland National Bank tumbled into the street from the front door of the bank building and fell prostrate at the feet of an officer who happened to be passing at that moment.

Blood was pouring from a cut in his forehead; his left arm hung uselessly at his side, and there were several lengths of cord hanging to his wrists, showing plainly where he had, by sheer strength, torn the bonds from his arms.

When he fell at the feet of the officer, he uttered merely the one word:

"Help!"

Then, immediately he lost consciousness.

The officer at whose feet he fell was comparatively an inexperienced man. He had served on the force only a very short time; but nevertheless he saw in this event something which was entirely out of the ordinary, and he felt that the opportunity of his career had arrived.

Half-past six in the morning is not a particularly early hour, save in those parts of the city which are supposed to be devoted exclusively to finance; but as the Midland National Bank was situated in the banking district, and far removed from the markets, the hour was at least two hours earlier than the clerks and cashiers were supposed to put in an appearance.

The officer in question was named Mullen. He had

just taken up his line of duty and had not as yet spent more than half an hour on his beat. More than that, he had been forty-eight hours off, so that he felt quite fresh and prepared for work.

He realized, when the watchman fell at his feet out of the front door of the bank, that he must instantly take his choice of two duties, each of which was obvious; the first, apparently, was to care for the injured man, who was plainly severely wounded and needed immediate attention; the second, was to care for the bank itself, without regard to the humanitarian aspect of the case.

It was plain that the door of the banking establishment was open and unguarded—and it was also plain that the watchman was dying.

He leaped forward to render what assistance he could to the dying man, at the same time peering up and down the street in either direction in search of some chance pedestrian who might come to his assistance in the extremity of the moment.

And, strangely enough, at the head of the street, outlined against the broad front doors of Trinity Church, he saw a man, gripsack in hand, who paused as he was passing.

To this man the officer called lustily.

"Hi, there!" he yelled. "Will you come to my assistance? I need help here."

The man with the gripsack turned in his tracks, and perceiving the uniformed officer bending over the wounded man, hastened with all speed to his side.

"I want you to stand guard over this watchman while I run to the corner and call up an ambulance and the patrol," said Mullen.

"Why the patrol?" asked the stranger. "An ambulance will be sufficient. Did the watchman come from the bank here?"

"That's what he did, and the bank door is wide open."

"All the more reason for your not calling the patrol. The wagon would simply bring a lot of officers who would overrun the bank. Each of them would know more about the case than any of the others, and you would get credit merely for picking up a wounded man."

"Well, what of that?" asked the officer.

"Merely this," replied the stranger. "Here is a wounded man who is apparently dying while we are discussing his case. Now, while you take a look through the bank in order to post yourself concerning what has occurred in there, I can look after this watchman. I am something of a surgeon myself, and I haven't a doubt that I can do as much for this poor fellow as any ambulance surgeon you could bring. You take a look through the bank; I'll take a look at your watchman."

The police officer hesitated a moment, and then, evidently seeing the logic of the suggestion, said:

"All right, old man. You look like the real thing. I guess I can trust you."

With that he left the watchman with the stranger whom he had called to his assistance, and fearlessly stepped toward the open door of the bank.

He had reached the threshold and was in the act of crossing it: indeed, his right foot was already inside the bank, and with his night-stick in hand, Mullen was already peering about him in every direction for evidence of the crime which he had every reason to believe had been committed, when he received a stunning blow on the back of his head, and sank, unconscious where he stood, as severely injured, almost, as the watchman himself.

As Mullen fell—and he pitched forward on his face so that for an instant he was stretched across the sill of the door—three figures leaped forward from the interior of the bank and seized upon him.

The unconscious officer was dragged quickly inside

the building. One of the three men who had seized upon him knelt unceremoniously upon his chest and pressed the middle knuckle of his right hand against the Adam's apple of the policeman's throat.

The man held that position until he believed Mullen to be thoroughly unconscious. Then he rose quickly to his feet, and without paying any sort of heed to his two companions, who seemed to be busy about their own affairs, he stepped to the open door of the bank.

"How is it, Jack?" he asked, in a low voice, just sufficiently loud to reach the ears of the man with the gripsack, who was still bending over the watchman.

"All right here," was the low reply. "How is it in there?"

"All right here, too. Are you ready?"

"Sure thing."

"Is the coast clear?"

"As daylight."

"Good! Call the ambulance now."

The man outside the bank placed his fingers to his lips and uttered a shrill whistle, and an instant after it, around the corner from Broad Street, driving at full speed, with the horse on a keen jump, appeared what looked to be a regular New York Hospital ambulance.

No imitation could have been made better than that one was.

The vehicle bore every earmark of the regular conveyance of the sort; and it dashed up to the door of the bank with an assured directness which would have deceived half the policemen of the finest force in the world.

When it arrived at the open door of the bank, there were still more surprises—or would have been, had any of the officials of that institution been looking on at the moment.

The driver of the ambulance jumped down from his seat. The white-coated surgeon, with his chevroned sleeves and decorated cap, leaped from the rear step to the ground. Three men in the uniform of policemen appeared from the door of the bank and assisted the man with the gripsack to raise the unconscious form of the injured watchman from the pavement.

The bridge—or stretcher—was pulled from the ambulance. The watchman was placed upon it. The three policemen tumbled heavy bags upon the stretcher beside the wounded man. The man with the gripsack threw himself inside the ambulance alongside the wounded man. The driver leaped again into his place. The pseudo surgeon took his position upon the step. The bell clanged. The horse which drew the ambulance started away on a run, making toward Broadway and turning uptown.

Then, one of the three policemen turned deliberately back toward the bank and closed the door, while the remaining two sauntered leisurely toward Broadway.

At the corner, one of them took a car bound downtown; the other went in the opposite direction.

And while this was taking place, the man who had closed the door of the bank stood upon the curb outside, twirling his club and looking up and down the street as unconcerned as if the incidents which had taken place were the most commonplace things in the world.

He watched with careful eye the departure of his friends and when he saw that all had made their escape, he walked leisurely down Wall Streeet toward the river, turned through Exchange Place and thence into Beaver Street, and finally, still with all leisure, mounted the stairs of the elevated railroad at the Hanover Square station.

Back at the bank, in the meantime, the hour for the seven-o'clock call had arrived.

The Burglar Insurance Company, the American District Telegraph Company, the Old Slip Police Station and the Theft Indemnity Company had each sent in their calls for the watchman to answer.

Of course no reply came to any one of these calls.

and of course each of the companies aforesaid immediately sent out a man to inquire why.

It so happened that each of them was prompt, and that a representative of each of the companies arrived on the scene at about the same moment.

The door of the bank was closed and locked. There was no appearance of trouble of any sort to be discovered. They looked into each other's faces, and then one of them approached the door of the bank and rattled upon it.

At the first alarm there was no reply; but they tried again—and yet again.

At the third alarm, a face appeared at the glass door and looked out upon them, and they started back in utter dismay.

The face they saw through the door was covered with blood. It was blue and swollen, as if its owner had been pummelled and pounded—and it was the face of the regular policeman on that beat.

It was the face of Mullen, who had come on duty at six that morning, and who was already a prisoner inside the bank, and who looked as if he had passed the night in an East River dive.

And Mullen simply drew himself up against the glass of the door, looked out for an instant upon his friends, and then, while he sank back again into unconsciousness inside the door, cried out to them, helplessly:

"Help! help! help!"

And that was the story told to Nick Carter, when, at ten o'clock that morning, the directors of the bank sent for him.

CHAPTER II.

FIGHTING FOR THE UNDER DOG.

"And that is all we know about it, Mr. Carter," said President Meadows, when he had concluded his story.

"Where is Mullen?" asked Nick.

"In the hospital."

"Have you questioned him at all?"

"Merely sufficient to obtain the details which I have told to you. Mullen was rather badly injured. The doctors at the hospital say that he cannot be relied upon to reply to questions until he recovers from the shock of his experience."

"Very well. I will take it upon myself to see Mullen at the proper time. Now, what of your watchman?"

"He has not been found. The burglars carried him away in their ambulance. He has not been seen since."

"And you lost how much?"

"Three hundred and fifty thousand dollars—all in cash."

"By the word cash, do you mean paper or gold?"

"Both. Two hundred and fifty thousand in paper, and one hundred thousand in gold."

"There is no way of tracing those paper bills, I suppose?"

"None whatever. Unfortunately the money had been made up into packages. Most of the money used in the packages was exchange money, and we keep no account of the numbers of such bills. Had they been new bills——"

"But they were not."

"No."

"Was there not even one bill in the lot of which you had the number?"

"Yes; there was one; but it was a very insignificant bill, and cannot be of much value to you."

"Still, if you have the number, even of one bill, I would like to have it."

"It was a one-hundred dollar bill only, issued to the credit of our bank, and it was numbered 111,001."

"And do you mean to say that that was the only bill in the lot, of which you have any record?"

"That was the only one; yes, sir."

"Has it occurred to you, Mr. Meadows, to wonder how these people got into your bank? It is plain, of course, how they got out; but do you know how they got in?"

"Why, Mr. Carter, there is only one way in which they could have gotten in."

"Indeed! And how is that?"

"Through the conspiracy of the watchman."

"Is that your honest opinion, Mr. Meadows?"

"Most certainly."

"Yet, according to the story told by Mullen, the watchman was near the point of death when he fell into the street in front of the officer."

"Oh, well, you know, we take those stories with a grain of salt."

"Whose story do you mean? Mullen's?"

"Well, yes; Mullen's; or any person's—that is, any person who was sufficiently interested to tell a story."

"Do you mean that you think Mullen lied?"

"I mean this: That it was to the interest of any person connected with that robbery to lie about it. The watchman, unfortunately, is not here, and he cannot be found. The only man who can be found is the policeman, Mullen. The records show that Mullen had been off duty forty-eight hours before this thing happened, and that he had been on duty but half an hour when it did happen. I think it is quite natural to suppose that he lied."

"Well, then, if we go about it in the simple way, we must begin at the beginning."

"Certainly, sir."

"That takes us back to the original story told by Mullen, which you have repeated to me. That story, as I understand it, implies simply that Mullen was walking up Wall Street in the proper discharge of his duty, having just come on post. He arrived in front of your bank, and was confronted by the watchman who fell out upon the pavement, wounded almost unto death. Mullen then saw a man at the corner of the street—that is to say, at Broadway—and called to him. The man came to his assistance. He persuaded Mullen to leave the watchman with him and to enter the bank. Upon entering the bank, Mullen was attacked, and——"

"So he says."

"Ah! So that is where you think he lies."

"That is where I think he began to lie."

"Well, let us go ahead with the story. Upon entering the bank, Mullen was attacked. He saw three men, each dressed as a policeman. When he fell under the blows of his assailants, he managed to preserve his consciousness. He saw the three men in policemen's uniform; he saw the fake ambulance drive up; he saw the fake driver and the fake surgeon; he saw them load the spoils of their theft into the ambulance; he saw one of them remain at the door until the others had made good their escape, and then he saw this last man, who was evidently a cool proposition, walk calmly away."

"Yes; but he says that this third man went to the Hanover Square station."

"Well; why shouldn't he say so?"

"No; why should he say so? What reason had he to think that the man went to Hanover Square?"

"For the simple reason that he is a policeman and he considered every point to be taken into consideration in the premises. For example: The man might have gone to Brooklyn by one of the ferries. It is obvious that he did not do so, for the reason that his friends went in another direction. It is natural to suppose that this man who waited here on the steps intended to meet his friends somewhere in the city. One of them went uptown and the other went downtown; it is therefore natural to suppose that both ultimately went uptown—and it is quite as reasonable to suppose that this third man also ultimately went uptown. Now,

in starting from here, and in going in the direction he took, he must have gone to Hanover Square. It would be the nearest and the most natural point. Fulton Street station would be out of his way, and besides, he would have to pass too closely in the vicinity of Old Slip station. He would not want to do that. He did wish to go uptown; so it is natural to suppose that he took the nearest means of doing so. Mullen evidently reasoned all that out while he was lying here half conscious. It seems to me that instead of charging him with lying, that he should be given credit for good judgment."

"Well, Mr. Carter, the fact remains that somebody lied."

"Assuredly. That fact does remain; but I do not think it was Mullen; and I do not think, even by implication, that you can accuse your watchman of complicity in this thing. I think we must look much nearer home."

"How do you mean, sir?"

"Let us get at it in another way."

"Very well; in what way?"

"You had two hundred and fifty thousand dollars in bills and one hundred thousand dollars in gold—making, in all, three hundred and fifty thousand dollars ready to pay out this morning. Is that right?"

"That is entirely correct—yes."

"I am told, Mr. Meadows, that this bank has an advertised surplus of a million."

"That is also quite correct."

"Then, if I were a large depositor here, and if I should present a check for three hundred and fifty thousand dollars this morning, it would not trouble you to cash it, would it?"

"Not in the least."

"It follows, then, does it not, that this sum of three hundred and fifty thousand dollars, divided as you say it was, was a special requisiton on your bank?"

"In a certain way, I suppose that is true."

"I think it follows also that whoever it was who desired the money had a reason for asking that it be paid to him in the proportion you have outlined, in paper and gold?"

"Well, yes; but what then?"

"Upon whom was this requisition made? You, or your cashier?"

"Upon me."

"Did your watchman have any knowledge of the requisition?"

"Certainly not."

"Is there any way in which he could have acquired the knowledge?"

"I think not."

"I think I have a right to suppose that neither you nor your cashier impart that sort of knowledge to your watchman?"

"We certainly do not."

"And does it not stand to reason that the men who took that sum from the bank—who took that and nothing else; who, in fact, left four or five times that sum in securities and specie untouched, must have come here for that money alone—and must have come for it because they knew that it could not be traced?"

"Do you mean to tell me, Mr. Carter——"

"I mean to tell you nothing, save that it is folly to suspect either Mullen or your watchman of complicity in this crime."

"Well, who, then?"

"The money was taken by some person who had direct knowledge of the internal affairs of your establishment. By some person who knew that packages amounting to three hundred and fifty thousand dollars had been made up to be paid out this morning. By some person who knew that those packages were made up of a kind of money which could not be traced. By some person who required that amount of money. By

some person who knew the exact time of the calls from your insurance people, and who was therefore enabled to wait on the steps until almost the last minute before the seven-o'clock call came in. By some person who had access to the bank. By some person who was known to the watchman sufficiently well so that the watchman did not suspect him when he appeared on the scene. By some person in authority in this institution, Mr. Meadows."

"What do you mean to insinuate, sir?" demanded Mr. Meadows, rising in anger from his chair.

"This: That you sent to me for my opinion, and that you have received it. That you wish me to take the case, and I refuse it. And this: That I shall go to the hospital and take Mullen's side of the case, and the watchman's too, if I can find him. And, lastly, this: That I will discover the man who did commit that robbery, and I will pursue him until I land him where he ought to be—in Sing Sing. Good-morning, sir."

Nick turned on his heel and left the bank.

CHAPTER III.

A DETECTIVE WITHOUT KNOWING IT.

When Nick Carter left the bank and the presence of its president, he did not suppose that any official directly connected with the banking institution was really guilty of the crime that had occurred, but he was so incensed by the arbitrary manner and method of Mr. Meadows, that he decided, as he often did in cases of the kind, that the best means for him to get at the real truth of the affair was to anger the officials of the bank.

He did not intend, by his manner, to accuse Meadows, although Mr. Meadows quite naturally assumed that view of the case.

Nick felt that the only man—now that the watchman was out of the question, having utterly disappeared—that the only man who was competent to give a correct idea of what actually happened at the bank that morning was the policeman, Mullen.

It was therefore within an hour of the time he left the counting room of the bank when he presented himself at the hospital, where Mullen was confined.

The detective wore a disguise which was quite common to him, but one which he had made use of but little of late—that is to say, he was Old Thunderbolt; the portly, happy, prosperous-looking gentleman who kept an office in Liberty Street, and who occasionally took obscure cases for the bankers of the financial district.

"Mullen," he said, when he seated himself beside the cot on which the wounded policeman was lying, "I have a warrant in my pocket for your arrest."

"I expected it," was Mullen's reply.

"You expected it? Why?"

"Because that's just my luck. I thought I had a good case and I queered it."

"How did you queer it? What do you mean?"

"What is the use of talking if you have a warrant for me?" demanded Mullen.

"Well, suppose that I don't propose to serve that warrant—yet? Suppose that I am disposed to help you? Suppose that I believe in you and that I mean to see you through this case and to bring you out of it?"

"Well, what then?" asked Mullen. "After we suppose all that, what then?"

"Suppose you tell me your side of the story. How did you queer the case?"

"By calling that fake chap with the gripsack."

"Where was he when you called to him?"

"Up on the corner of Broadway; near the United Bank Building."

"What was he doing?"

"Nothing; just standing there."

"Waiting for you to call to him?"

"Maybe so. I don't know."

"What did you say to him when you called to him?"

"I asked him to look out for the wounded watchman and also the door while I called up an ambulance and the patrol."

"And he advised you to go into the bank while he looked out for the watchman?"

"Just that; yes, sir."

"And then? Go on."

"There isn't any more to go on about."

"But what did you do then?"

"I did as he advised. I went into the bank."

"What happened then?"

"Blowed if I know, sir. I think the building fell on top of me. Something hit me on the head and I went down like a thousand of brick."

"Didn't you see who struck you?"

"I saw three men; but I couldn't tell which one it was who struck me."

"Well, what happened then?"

"Nothing happened then except that my head was harder than they bargained for, and instead of being knocked out, as I suppose I ought to have been, I had my senses about me. When they laid me out, I kept dead still, but I also kept my eyes about me and my ears as well. There wasn't much that escaped me; nor was there much that I heard; but what I did see and hear was enough to put me half wise, at least."

"What do you mean by half wise? Suppose you tell me exactly what you saw and heard."

"Look here, mister," said Mullen. "We have been supposing a good many things since you came here, and no matter how wise I may be as to that game at the bank, I'm a long ways from being wise to your game. If you should put me on, maybe we could talk with more understanding."

"I shouldn't wonder if that is true," remarked Nick, musingly.

"Who are you, anyhow?" asked Mullen.

"Nick Carter," was the quiet reply.

Mullen was silent for a whole minute. Then, with an evident effort he put one finger to his nose and inquired:

"Say, boss; you don't expect me to swallow that, do you?"

"Not unless you wish to," replied Nick. "You are so terribly wise that you know more about other people's business than you do about your own. When you have forgotten a little of this remarkable wisdom, and have gotten down to the point where you can talk sense, it may be that I can help you; but I'll tell you one thing, Mullen; you'll have to come to, first."

"Are you Nick Carter? Sure thing?"

"Yes; and I came here to help you—if that is possible."

"Well, if there is a man on top of earth who can help me just now, that man is Nick Carter. Say, is that straight goods? Honest Injun? Are you really Nick Carter?"

"Yes, Mullen. I am really Nick Carter. Now, I want to ask you a few questions and I want you to answer them."

"All right. I'll take chances. I'll do it."

"When those men knocked you on the head there in the bank, and you pretended that you were knocked out, did you recognize any one of them?"

"Yes, siree, I did."

"Which one of them did you recognize?"

"The one who stood on the steps outside, and who afterward went to the Hanover Square station."

"I see. It was because you recognized him, or thought you did, that you were so sure he went to that particular station, wasn't it?"

"Just that."

"You thought it was a man who habitually goes to that particular station, on his way uptown, didn't you?"

"That's the idea."

"And now, will you tell me who you thought it was?"

"Isaac Meadows."

"The president of the bank?"

"Yes, sir."

"Very good, so far. Now about the other two men. Did you get a line on either of them?"

"No; that is, not from anything that I knew about them."

"Well, then, in any other way?"

"Yes; but I'll have to explain it in a roundabout fashion."

"Very well; do it in your own way."

"I'm new on the police force, as you know. Before went on the force, I used to lend bar down at Badger's place in Beaver Street. You know where that is?"

"Perfectly."

"Well, Mr. Meadows used to come in there almost very afternoon. There is a billiard table in the back room, where you can play pin-pool, and this man, Meadows, and two friends, were in the habit of coming there two or three times a week for the game. I used to take their drinks in to them, and serve them. They don't like to have the regular waiter monkeying around."

"I see. Mr. Meadows preferred that you would wait them, eh? Is that it?"

"Sure! That's it."

"Did he tell you then that he was the president of a Midland Bank?"

"Sure."

"And he asked you to keep dark the fact that he was frequenter of the back room at Badger's?"

"Well, he hinted at two or three times that he would consider it a favor if I would forget that he had ever been there."

"I think, Mullen, that I begin to see through all of this little game now; and—but wait a moment. Did you ever tell him that you were an applicant for a place on the force?"

"Sure I did."

"Did you ask him to help you out in securing your appointment?"

"Well, I said to him once that I had been waiting a long time, and that I shouldn't wonder if a word from him, said in the right place, might hasten matters a little for me."

"What did he say to that?"

"He promised to say the word where it would do the most good."

"Did it hasten matters at all for you?"

"Something did; I don't know whether it was what he said or not."

"When did you get your appointment?"

"Three weeks ago."

"When did you give up your job at Badger's?"

"The day I received my appointment."

"Have you been inside of Badge's place since that time?"

"Two or three times; not more than that."

"Have you seen the man whom you suppose to be Meadows since you stopped working at that place?"

"Not once."

"Have you ever seen him in the bank?"

"Never."

"Have you ever looked for him there?"

"In the bank, do you mean? Well, no; I haven't exactly looked for him there. That is to say, I haven't inquired for him; but I've looked through the window two or three times, and I have stood outside after the bank closed, waiting for him to come out."

"But he didn't come, did he?"

"No."

"You relied, of course, only upon your recollection of his features, in order to know him?"

"Certainly. I couldn't rely upon anything else, could I?"

"Perhaps not. Now let us refer to the other two—I mean, of course, the other two men who were with him when the bank was robbed. Were they the same men who were in the habit of playing pin pool in the back room at Badger's?"

"Sure thing they were."

"Did you ever see either of them around the bank, at the times when you were waiting for Mr. Meadows to come out?"

"No; not once."

"Do you think, Mullen, that if I were to provide a closed carriage, and the hospital surgeons were perfectly willing, you could ride as far as police headquarters with me?"

"If I am under arrest, I could ride as far as you care to take me. I'm no baby."

"You are not under arrest, Mullen; and you are not likely to be arrested. I merely wish you to inspect the photographs which the inspector keeps on hand there: that is all."

"You mean the Rogues' Gallery?"

"Yes; that is what I mean."

"I can do that."

"Very good. We will start at once. When we arrive there, I shall leave you alone in the gallery, and I want you to look over the pictures at your leisure. I shall want you to point out to me, if possible, the pictures of the three men you have described. After that, you can go home to your family, and I think I can promise you that you will resume your place on the force as soon as you are able to work. How does that strike you?"

"It strikes me all right, sir."

"All right, Mullen. We will start for headquarters at once, and I think I can assure you that you are a detective without knowing it."

"Well, that may be true, Mr. Carter, but since I have been lying here, thinking things over, I have sort of come to the conclusion that I have been a chump, without knowing it. All the same, I can pick out those three pictures—if they are there."

CHAPTER IV.

CARTER, FROM SCOTLAND YARD.

Under the spur and incentive of the assured friendship of the great detective, Mullen so far revived from the shock of his injuries that it was with little difficulty that he was prepared for the journey in the carriage from the hospital to police headquarters.

Arrived there, he was taken at once to the Rogues' Gallery, and as Nick had promised him, he was left alone with the thousands of pictures which have been collected by various chiefs of police ever since New York City has been reputed to have the finest force in the world.

"Now, Mullen," said the detective, before leaving him, "you are to take your time. This officer will assist you, and will bring the pictures here to your cot, set by set, so that you will have nothing to do but to look at them and pass upon them."

"This is all very kind of you, sir," said Mullen.

"Not at all," replied Nick. "It is you who are kind, and yet, it is quite in your interests that we should know if the pictures of those three men are here."

"Why, you don't expect me to find the picture of Mr. Meadows here, do you?"

"Yes, Mullen; I rather expect that you will discover it before the day is over."

"Why, sir——"

"Never mind that now. You are to look for the pictures of those three men. That is understood, is it not?"

"It is, sir."

"And you are to take your own time about it."

"Yes, sir."

"You have two men to assist you; one to hand you e pictures, set by set, and the other to take down in- riting anything you may wish to say for my benefit in e camera."

"Yes, sir."

"If you get tired, you are to rest. If you feel ill or int, you are to send at once for the headquarters' ysician, who will attend you. You understand that?"

"Perfectly."

"In short, you are to take all the time you require. ere is no haste. I have arranged everything with inspector, so that you are, in a measure, boss of all u survey while you are here."

"If the pictures are here, I will find them, Mr. ."

"Good, Mullen! I know you will. Now you have at least a full day's work before you—unless, of rse, you should be fortunate enough to light upon pictures at once; but don't forget that I want all es."

"I won't, sir."

"I will return late in the day and I hope by that e that you will have a report for me."

"I hope so. You have given me courage. I am bet- already, sir."

"There is nothing like success to make us recover health, Mullen."

When Nick left Mullen in the Rogues' Gallery, he ed himself at once to the office of Inspector Mc- , where the two great detectives held a short nsultation.

Nick delivered the inspector an open letter in hand.

"What is it, this about, Nick?" asked the inspector.

"What is all what about?" returned Nick.

"I've just now received a long letter from Isaac Meadows, in which he says that you not only refused to take the case of the robbery of his bank, but that you insulted him by insinuating that he robbed the bank himself. Is that so?"

"Partly," replied Nick, smiling.

"He roasts you all right," continued the inspector. "Says that he was always led to understand that you were a great detective, but that he is now convinced that you are little better than a fool."

"Good! Excellent!" said Nick, laughing.

"Eh? What the devil do you mean? You are past all reckoning, Nick. What do you suppose he wants me to do?"

"Just what I desired that he should want you to do."

"And what is that?"

"Why, I wanted him to write you just about the sort of letter he has written, and in that letter to ask you to detail one of your own men on the case, because he had the directors had refused to have anything more to do with Nick Carter."

"Well, you've got your wish, for that is what he asks me to do."

"Splendid! Now, George, do you know who I wish you would assign to this case?"

"Blowed if I do!"

"I wish you to send me."

"You? Oh, I see! Good!" And the inspector threw back his head and laughed heartily.

"All right," he added, after a short pause. "I see through the game now, I think. Meadows wants me to telephone him the hour when the man whom I will assign to the case will arrive at the bank. What do you want me to say?" and the inspector leaned forward and drew the telephone toward him. "What shall I say?" he asked again.

"Tell him that you are surprised and shocked that Carter should have conducted himself so badly and that you will talk to me about it when you see me. Then

say that you have a particularly expert man here whom you can recommend, and who will be glad to take the case."

"All right. I see through the game now. What name shall I use?"

"Any one you please. I leave the rest to you."

The inspector thought a moment, and there was a queer smile on his face when he placed his hand on the receiver ready to remove it.

"Listen, Nick," he said, "and take your pointers from what you hear me say."

"All right. Go ahead."

The inspector placed the receiver to his ear, called for the requisite number, and having been properly connected, asked for Mr. Meadows.

"Mr. Meadows?" he asked, then. "All right. This is Inspector McClusky. I received your letter, Mr. Meadows. I can't understand Carter's action in this matter. I'll talk to him about it when I get an opportunity. Yes; I think I have got just the man you want. He doesn't belong to this office. He is, in fact, a Scotland Yard man, who is here on a vacation and would be glad to take the case for you. He is here in the office with me now. Oh, yes, I can recommend him thoroughly. There is no better man, in my opinion. Yes, he knows New York almost as well as I do."

Here the inspector turned his head and winked at Nick, after which he continued his conversation over the phone.

"His name? Oh, yes; I had forgotten that. It is rather a strange coincidence, but his name is also Carter. No, no; he is no relation whatever. Carter, I think is an English name, is it not? His first name? Robert. You won't see the slightest resemblance, I assure you.

"What's that? Prejudiced against the name? You need not be. Anyhow, Mr. Meadows, this Robert Carter is the only man I have who is available, just now, and he takes the case only through courtesy to me. All right. I'll send him down. He'll be there about a quarter past or half-past three. Very good. Good-by."

And so the conversation closed and the inspector hung up the phone.

"Now, what do you think of that?" he asked, turning to Nick. "Now, Mr. Robert Carter, what is the game?"

"Why, there isn't much of a game. I did not admire the attitude which Mr. Meadows assumed this morning. There was too much of the banker and too little of the man about it."

"Do you really think that he is implicated in the robbery?"

"No; I do not; but I do think that there is a leak in the bank somewhere. I did not really say a word to which the banker could object. It was my manner which gave him offense—that, and the assertion I made that I would take the case from the other end."

"What other end? What did you mean by that?"

"Mullen's end. You see, it was plain to me that Mullen must have seen or heard something to lead him suppose that he knew one of those men who were in the bank when he was hurt, otherwise I would never have guessed that the fellow made for Hanover Square."

"Well, you don't know now that he did so, do you?"

"No; but my surmise was correct. Mullen did think he knew the man, and, moreover, he thinks it was Meadows himself."

The inspector indulged in a low whistle.

"Does he know Meadows by sight?" he asked.

"He thinks he does. He knows a man who calls himself Isaac Meadows, and who said that he was president of the Midland Bank, and—now is the time—he has known that individual for several months."

"I don't see the point myself, from the point of

make out of it; but, of course, I haven't the information you have, on the subject."

"The point I make out of it is this Mullen was a bartender in Badger's place, in Beaver Street, and he has been trying for almost two years to get on the police force. He had passed his examination and fulfilled all the requirements, but still he could not get the appointment. That is the first incident to the point."

"Yes."

"The second is, that a regular 'mob' of burglars have been working up the Midland affair for months and months. I've known them to work six months or more on an affair of this kind. Haven't you?"

"Yes; and more."

"Well, Badger's place was a good place for the three leaders to meet. They could go into the back room and play pool while they talked over their affairs. One of them became quite confidential with the bartender, who also became confidential with him. I mean by that, that Mullen told them of his cherished hope about the police. Now, a burglar 'mob' has a hundred ways of finding out things which even you and I don't know about."

"That's so. I wish we did."

"This fellow found out that Mullen was to be appointed at about the time they were to rob the bank, and so he decided on a particularly bold game. He doubtless knew that Meadows is a man who never drinks, or smokes, or plays billiards, and would never go into a place like Badger's, so after cautioning Mullen to secrecy, he told him in the utmost confidence that he was Meadows himself; and, George, unless I am greatly mistaken in my surmises, he had a deeper motive yet, for that impersonation, as you shall see in a moment."

CHAPTER V.

THE BURGLARS' DEEP-LAID PLANS.

"I understand you now, Nick," said the inspector, after a pause. "You said, a moment ago, that you were convinced that there was a leakage of some sort inside the bank."

"Yes."

"Accordingly, this make-believe Meadows and his gang were to know exactly when to strike."

"Exactly."

"At the same time it is your theory that, as soon as they discovered that Mullen was to be appointed on the force, they used their influences to ascertain not only when he would be appointed, but to pull strings to have him assigned to that particular precinct."

"Precisely."

"Well, tell me, what did they gain by that? By having a man in that precinct, and as it turned out, actually on that particular beat, who knew them by sight?"

"Why, they gained, in the first place, an inexperienced man; and, in the second place, a man, who, if the worst came to the worst, would recognize in one of them a person whom he supposed to be actually the president of the bank. Such a policeman would be much easier influenced than an old and tried hand; at least, that is the way they would figure it."

"I see. I understand. That is all very clear; but it has the disadvantage of suggesting that a 'mob' has influence with the police force, with appointments and with assignments; and you and I both know that such a thing is impossible."

"On the face of it, yes. But, as a matter of fact, no."

"What do you mean by that?"

"Simply that we never know who the friends burglars are."

"I don't catch on yet."

"Well; suppose that you or I were well acquainted with a man who was to all appearances eminently respectable, but who was in reality a burglar. Suppose such a man lived next door to you, and committed his depredations in Boston, or elsewhere. I know of just such a case, and so do you. As a neighbor, that man is exemplary, and you know him only as a neighbor. One day he has occasion to ask a small favor of you—a very small one—for a friend who is about to be appointed. You would not commit yourself, but you would look into the matter, and if there appeared no reasons why it could not be granted, you would be the first one to do that particular favor. Hence there would be a burglar who had you for a friend."

The inspector shook his head.

"It is rather a far-fetched theory, I know," continued Nick, "but I believe it has been done in many instances, and will be done in many more. In point of fact, I think that these fellows were so situated that they could bring outside influence to bear to have Mullen placed just where they wanted him."

"He was where they wanted him to be, at any rate."

"Yes; and he was there when they wanted him, too."

"It might have been coincidence."

"True; but you and I both know that coincidence can usually be accounted for in the regular way."

"Well, go ahead with your theories."

"They are not all theories, by a long shot. Some of them are cold facts."

"As, for instance?"

"The man at the head of the street waiting for the wounded watchman to be thrown out, or pushed out, just as Mullen was in the act of passing the bank."

"Do you mean to say that that was a studied affair also?"

"Certainly. It was part of the game. Mullen had to be beat. He was expected to cover it. He would instantly have run to a box and reported to the station house if he had seen anything wrong. Their only way was to get him inside the bank and out of the way so that his beat would be unscreened. They couldn't have done that with a more experienced man. He would have rapped for assistance first and gone into the bank afterward. Mullen trusted to the strange and never thought of it. And once he started to enter the bank, the success of the burglars was assured."

"I see."

"Mullen was off his beat, and they knew to a spot almost, where every other officer on the neighboring beats was located at that particular time."

"Sure. They always know that. They spend months in watching each officer until they know his habits better than he does himself, and nothing we could ever devise could get the best of the crooks on that point."

"Nor ever will. You see, inspector, the one thing upon which these fellows did not count was Mullen's extraordinary vitality and nerve. When they believed him to be unconscious, he was seeing and listening all the time."

"Sure."

"And he managed, by extraordinary nerve and will power, to retain that consciousness until the seven-o'clock burglar call sent assistance to him."

"Yes, I understand all that."

"Well, here is another cold fact which none of us must forget."

"What is that?"

"The money taken from that bank was three hundred and fifty thousand dollars, done up in packages and bags, ready for delivery. There was other money—thousands and thousands of dollars, in fact—lying near at hand which the thieves might have taken, much of which was as impossible to trace as the money they did take."

"What do you assume from that?"

"Simply that a positive agreement had been entered into between them that they would take this particular sum, and no more. Each man concerned in the affair had been sworn that he would not touch another cent in any form."

"But why?"

"Why? Because some person who knew something about the inside working of the bank—some person

in fact, who is connected with the bank—was willing to profit with them in such a transaction, provided they did nothing to ruin his future prospects, and would swear positively to obey his orders. That is the whole point, it seems to me, inspector, and that was why I chose to make Mr. Isaac Meadows angry this morning. I wished to wake him up."

"And what do you propose to do now, in returning to him under the name of Robert Carter?" asked the inspector.

"I haven't decided yet. I shall be governed entirely by circumstances."

"Well, Nick, you know your own ways and your own methods. As I said a little while ago, some of them are past finding out, until you choose to reveal them, but all the same they generally work out all right. In this particular case it would not surprise me if, after all, you are all the while of the idea that Meadows had something to do with the robbing of his own bank."

Nick smiled, but made no reply. Presently he said:

"You know, I had almost no opportunity to talk with him this morning. He was so crusty, so lofty, and so cocksure of everything on earth, under the earth, and above the earth, that I lost patience with him."

"You mean that you pretended to lose patience with him. Who ever heard of your losing your patience unless there was a point to be gained by doing so?"

"Give it up, inspector," said Nick, laughing.

"Of course, you know that you will run into some of my men on this case."

"Sure. Why not? But I know that you won't let them bother me—and I'll promise not to bother them."

"All right. Is there anything more that I can do for you now?"

"Not a thing on earth—now."

When the two detectives parted, Nick hurried to his home and proceeded at once to array himself for his second interview with Isaac Meadows.

To do that he fixed himself out with a ruddy complexion, adopted a close fitting wig of a color which might quite properly be termed sandy, fixed a pair of short side-bar whiskers in front of his ears, donned a checked suit, and in many other ways, with delicate touches here and there, made himself out a typical Englishman of the class from which he was supposed to hail.

At the appointed hour he presented himself at the bank and sent in his name—that is, the name of Robert Carter—to the president.

It was evident that he was expected with some anxiety, for he was received instantly, and he found himself, as he wished to be, alone with Isaac Meadows.

"Be seated, Mr. Carter," said the banker. "You have come to me, I suppose, direct from the inspector?"

"I have," replied Nick.

"Are you related at all to a certain Nick Carter, of New York? A man who follows your profession?"

"Well, sir, I suppose all the Carters are related, if you go back far enough along the line of descent, but I have never taken the trouble to look up my geneology, so I can't say."

It is not necessary here to reproduce the inimitable English drawl which the detective employed. Suffice it to say that the banker was entirely deceived, and had no idea that he was in reality engaged in conversation with the selfsame man who had so mortally offended him earlier in the day.

"I suppose the inspector has made you acquainted with the case on which I wish to employ you," continued Mr. Meadows.

"The inspector has told me nothing. I know only that there has been a robbery here; that it occurred at an early hour this morning; that your watchman has disappeared; that a policeman—a bobby, we would call him in my country—was injured; that you have lost three hundred and fifty thousand dollars, and that you wish me to assist in the recovery of the money and to apprehend the burglars. The rest you will have to tell me."

"Very good. Very good. Then I will tell you the story. But first, we must make arrangements as to terms. I must know how much you expect to charge for your services."

"Nothing—unless I recover the money and arrest the robbers. I will accomplish both, or my services will not cost you a cent."

"But, my dear sir——"

"Those are the only terms upon which I will work, Mr. Meadows."

"And if you do recover the money and arrest the thieves—how much?"

"I will leave you to settle that with the inspector. Now, sir, let us get to work. I wish to hear your version of the affair."

CHAPTER VI.

A MOST REMARKABLE THEORY.

Mr. Meadows began then at the beginning and recited, as he had done in the morning, and almost word for word, the story of the burglary as we have already been made acquainted with it in the first chapter of this story. When he had finished, Nick was silent for a moment; and then he asked:

"And that, I suppose, is everything you know about it?"

"Yes," replied the banker. "That is all."

"Will you tell me what is your own version of the affair?" asked the supposed Robert Carter.

"I would rather not do that," responded Mr. Meadows.

"Why not, if I may ask?"

"Because I have already offended one detective today by expressing an opinion. I do not wish to do so again."

"Ah! You refer to my namesake, I suppose?"

"Yes; to Nick Carter."

"Very well; I won't ask for your version. I will ask you a few direct questions instead."

"I have no objections to that."

"Had this watchman been long in your employ?"

"Less than a year."

"What was his name?"

"Ambrose Pike."

"Had you ever any reason to doubt his honesty?"

"None whatever, else we would not have retained him in our employ."

"But you are now of the opinion that he was concerned in this matter?"

"I have not said so."

"But you have demonstrated it."

"Very well; I am of that opinion."

"Why?"

"His disappearance with the burglars should be sufficient answer to that question."

"I don't think so, sir."

"You don't? Why not?"

"I will tell you. Burglars have a horror of being charged with murder. It seems to me as more than likely that when their accomplice came down the street and took charge of the wounded man, he discovered that they had hit him too hard. In other words, that he was dead. If that was the case it would be their natural impulse to take the body away with them, rather than to leave it here so that murder, as well as robbery, would be charged against them."

The banker shuddered, and Nick noted the shudder, which might have been, and doubtless was, due to the horror of the thought.

"I had not thought of that view of the case," said the man of finance, slowly.

"But you will admit that it is quite as logical a conclusion as the idea that he was dishonest and in league with the burglars."

"Perhaps so," assented the banker, with evident reluctance.

"It appears that the man was very seriously wounded, does it not?"

"Yes; it appears so."

"According to the story you have just told me, the bobby—excuse me, the policeman—said that when Pike rushed from the bank, almost into his arms, the man was covered with blood. I use a common expression. I mean to say that blood was streaming from his face, that he shouted for help, and that he sank, fainting, upon the pavement. Is that correct?"

"It is correct that the policeman says so. It is not correct that I believe it to be so."

"Ah! You implicate the officer also, do you?"

"Frankly, Mr. Carter, I do."

"May I ask why?"

"There are several reasons."

"Suppose you permit me to hear all of them. It may assist me in this case."

"Well, in the first place, his story is absurd on the face of it."

"That is as we judge it," said Nick, quietly. "I have not quite made up my mind to that view as yet, but I am willing to be convinced. What is another reason?"

"He had only been about three weeks on the force, and it has seemed to me that he might have sought his position and then made use of influence to have himself placed in this precinct and on this particular beat for the express purpose of this great robbery."

The eyes of the detective glinted for an instant, and then he opened them wide in apparent amazement as he said:

"Why do you think such a thing as that possible, when he is a young man, I understand."

"Yes; he is a young man."

"But young men do not enter upon a career only to leave it within three weeks, do they?"

"I think that this one did so."

"But why?"

"His antecedents are bad."

"Ah! Indeed! Are they? How so?"

"He was a bartender before he went on the force."

"But that should not damn him, should it?"

"He attended bar in a low place in Beaver Street known as Badger's. He left there only on the day he received his appointment."

"But, even so, Mr. Moodbury, I——"

"Wait. Let me finish. I don't know whether Badger's place is in this precinct or not, but I do know that it is a low place—what we, who live here, call the lowest dive."

"Well, sir, and what of that?"

"If he tended bar there, and united upon the men to do the job, and I am free to say that the place is frequented by burglars and lookers——"

"I understood you to say that it is a low place."

"All gin-mills are low places in my estimation, sir."

"Ah! indeed! Pardon me for interrupting you. Please go on. You were saying that if he tended bar there, etc. What then?"

"It would not take him long, in such a place and amid such surroundings, to discover the possibilities of a well-planned and well-executed robbery in this district, would it?"

"Possibly not."

"If he were a criminal, as I think he was and is, he could easily invite around him some of the most expert in his real profession. They could make their plans, await their opportunity, and then strike. You are a detective, Mr. Carter, and I have been told that all detectives are theorists. Can you not build up a beautiful theory on this point?"

"I might, with your help. You have interested me. Please continue."

"Very well; let us go back three or four years. Let us suppose a meeting at which are present a number of expert cracksmen."

"I follow you, sir."

"One of them is a young and promising man. He is smart, too, but a criminal, mind."

"Yes."

"We will say that these men are discussing possibilities for future burglaries, when this young man suggests that they might as well make their fortunes at one strike as to make a little at a time."

"Yes; I follow you."

"Let us say that it is arranged that the young man shall take a place as bartender in one of the many downtown saloons—a place where, by keeping his eyes and ears open, he can discover things."

"Very good; I can see the feasibility of that plan—at least, so far."

"Well, that is the nucleus of my theory. I have built it up to-day while I have been thinking the matter over since the other Carter was here."

"Ah! But you have not finished it yet. I do not know the entire theory you have built up."

"I thought you would guess the rest."

"I would much rather have your version of it."

"Well, as I worked it out in my own mind, it involves these points: The bartender must make the acquaintance of bank clerks and bank watchmen; he must make application to go on the police force; his friends must use what influences they can bring to bear to get him his appointment at or near the time they will thereafter agree upon for their master robbery; they must use these same influences to have him assigned to the proper precinct and the required beat. He is the source of information; they are the executors of the plans."

"That is a beautiful theory, Mr. Meadows."

"It certainly is; and not far from a correct one, in my opinion. It would even account for a suggestion just now made by you."

"What was that?"

"That the watchman was perhaps murdered."

"How would it account for that?"

"Simply that he knew too much, and it was necessary to put him out of the way."

"So it would. So it would." Nick Carter lowered his eyes, fearing that possibly they might express something of the emotion he felt at that moment.

After a moment he raised them again.

"Let us work on your theory for a moment," he said.

"Very good, sir," returned the banker.

"In this case—in the case of the actual robbery so carefully and artfully planned, the victim is the watchman of your own bank."

"Exactly so."

"If your theory will hold water, he must have admitted the robbers to the bank."

"There is no doubt that he did so. I know that he did so."

"How do you know that?"

"Because they could have gained an entrance in no other way—that is, in an entrance without breaking in; and they did not break in."

"Very good. Now, another point in following out your theory."

"Yes."

"Is it possible that the watchman of your bank could in any way have discovered the facts connected with this particular sum of three hundred and fifty thousand dollars, which was stolen?"

CHAPTER VII.

A BLACK-HEARTED SCOUNDREL.

Isaac Meadows did not at once reply.

He sat with his eyes fixed unseeingly upon the detective's face, but his own physiognomy wore such a leather-like mask that it was impossible to tell whether he was dazed by the question, or was merely seeking a correct answer, in good faith.

When he did respond, it was with apparent frankness.

"I do not know," he said. "On the spur of the moment, I should say that such a thing was manifestly impossible—and yet, I don't know but that it might be possible after all."

"Tell me how it could be possible."

"I can't do that, save by conjecture."

"Then give me conjecture."

"Very well; you know, I suppose, that we employ a great many men in this institution."

"I should judge that to be the case."

"And also that it is impossible for us to be intimately acquainted with the private affairs of every clerk we employ?"

"Granted."

"We endeavor to keep them all under constant watch, but such an effort can never be complete and full."

"I should suppose not."

"Now, this Ambrose Pike, the watchman, was an unusually intelligent man for such a position, and it is more than likely that he might have made friends among the clerks."

"We will concede that he did so; what then?"

"Why, might he not have discovered the facts in that way, particularly if he was searching for just such an opportunity?"

"Yes. But in this matter of the three hundred and ... thousand dollars, was that information likely to be possession of your clerks?"

"Not at all; but it might have leaked to one or more them."

"But how?"

"A chance remark of mine to the cashier might have overheard. There might have been prying ears the door of my private room when a conversation taining this information was in progress. A pri- letter might have been left open on a desk for ... eyes to see and read. Oh, there are a thousand one ways in which that might have happened."

"And your theory would include the idea that the ... was first obtained by a clerk, who im- it to the watchman? Is that the idea?"

"That's the idea to a hair, sir. That is the only way which it could have been found out; the only way in ... the watchman could have known it."

"Would not that idea also implicate the clerk?"

"It might. I cannot deny that."

"Among the clerks in your employ, could you sug- one whom you might suspect of this?"

"No, sir; frankly, I could not."

"Then you must suspect them all."

"I certainly could not do that."

"You cannot suggest one among them who might ... carried this news to the watchman?"

"Not one."

"Is there any way in which an investigation, tend- to discover the right one, might be undertaken ... offending all of them?"

"I can think of none. You are the detective in the ... I will do anything that you suggest."

"Very well. How many of the regular clerks are ... inside the bank?"

"Nearly all of them. Not over half a dozen have ... for the day. You know that the really heavy ... in a bank is done after the bank closes."

"Have you a list of the men in your employ?"

"My cashier has one."

"... said, you would go out yourself and ask him to bring it here; but wait. Is he above suspicion, himself?"

"Good heavens, sir, you don't suppose I would employ a cashier who was not above suspicion, do you?"

"No; only I have heard of such occasions."

"My cashier is absolute honesty itself."

"Good. I wish you would go out yourself and ask him, quietly, mind you, to bring in the list of your employees."

"Very well. And then?"

"Then I will ask you two together to check off from that list the name of every man on it whom you both regard as above suspicion—I mean the possibility of suspicion."

Isaac Meadows rose without a word and left the room, and Nick Carter found himself for a moment alone.

He rose from his chair and strode across the floor to the window, where he stood tapping the glass with more impatience than he was in the habit of showing, even under the most trying circumstances.

"Of all the cold-blooded villains and scoundrels I ever came in contact with, this fellow takes the bakery!" was what he was thinking. "My God! He would murder one honest man and send two or three others to Sing's prison to further his own ends, and still preserve that sanctimonious face, and that proper composure.

"Thousand Whoever heard such a theory as that one he gave! And by his thought that all out alone I was here this morning and frightened him. It is well that I did frighten him. I gave him a little piece of rope, and he has stretched it out almost long enough to hang himself with.

"But I'll play the game to the end. I'll let him think that I am completely taken in by his mountebank performance. What a consummate ass a smart man can make of himself when there is immediately involved in it!

"I'll play the game to the end. I'll swallow everything he says, and I'll make him swear that rope a little longer before I take hold of the end of it."

The door opened at that moment, and the banker re-entered the room.

"Mr. Maynes will be here in a moment," he announced.

"He will bring the list with him?"

"Certainly."

"Did you tell him your reason for wishing it?"

"No; I thought it would be better for you to do that."

"In that case, Mr. Meadows, when he comes with the list, I will ask you to step out of the room while I talk with the cashier."

"Indeed, sir! I——"

"You told me that I could conduct this investigation in my own way, I believe."

"I did, sir, but——"

"Then my way is to have you two gentlemen check off that list separately."

"But I hardly think it is necessary to send me from the room while the cashier is fulfilling his part of the work."

"Where is the objection, sir?"

"There really is none at all, save——"

He paused, evidently at a loss what to say.

"Save what, sir?" asked Nick.

"Save the appearance of things."

"Where is the objection on that score?"

"But what will the cashier think?"

"He will think that you have business in another part of the bank, and that you take the opportunity while he is with me to attend to it."

"Oh, very well, then. If you insist upon it I will go out."

"I do insist upon it. You have told me that your cashier is absolutely reliable. For that very reason I think it best that he should, in checking this list, be unhampered by any thought save that of doing each man full justice—and in order to be entirely unhampered, if his superior is here, looking on while he does it."

"That is true. Quite true. I will go, as you say."

The cashier entered at that moment, and Nick, having been properly introduced as a great detective from Scotland Yard, London, asked him courteously to be seated.

The detective was instantly pleased with the appearance of the cashier.

He was a man considerably past middle age who had evidently passed his entire life behind bank gratings, serving other people with his heart as well as his hands.

"I wished to inspect the list of your employees, Mr. Maynes," said Nick, "and Mr. Meadows said it was in your possession."

"Yes; I have it with me," replied the cashier, exhibiting a book which he carried under his arm.

The banker still lingered, and so, after a significant pause, Nick added

"We will go over it together, if you can spare the time from your duties."

"I am at your disposal, sir," responded the cashier.

The banker still lingered, and Nick remained silent until Meadows, perceiving that the detective would say nothing more while he was in the room, turned upon his heel and went out.

Nick watched him through the glass door until he was at the far end of the bank. Then reaching out and took the book from the hands of Mr. Maynes, and without opening it, asked:

"Mr. Maynes, I hope in the conversation that is to follow, you will reply to me with perfect frankness."

"I certainly shall endeavor to do so, sir—unless you should ask me to reveal any of the secrets of the bank, but I hardly think your duties would require that."

"I do not think they will."

"Very well, sir. I will be frank, or I will decline to answer at all. One or the other."

"That will be satisfactory. Now, tell me first: Is there any person on this list of employees whom you could suspect of being in collusion with the men who robbed the bank?"

"Most emphatically, sir, there is not."

"Good! I expected that reply. You are in harmony with your men, I suppose, and know them more or less intimately?"

"I do know them all intimately. They have all been raised in this business, under me. I speak from what I regard as absolute knowledge of them."

"Good again! Now, Mr. Maynes, we can get down to business."

CHAPTER VIII.

GETTING DOWN TO FINE POINTS.

"Mr. Maynes," continued the detective, after a moment's pause, "are you willing to talk quite freely to me about this robbery?"

"I am."

"Have you any theory concerning it?"

"None which I consider of sufficient importance to impart to anybody at the present moment."

"Which means that you have a half-formed theory, does it not?"

"Possibly."

"In referring to your employees just now, you spoke with considerable feeling."

"I feel deeply concerning them, sir; especially after such an event as this one has happened."

"You spoke of knowing them all quite intimately—in fact, of having raised them in the banking business."

"I spoke the literal truth. There is not an employee in this bank whom I do not thoroughly know; not one who has not worked under me, in this bank and in others, for periods of time ranging from two to twenty-five years."

"Indeed! You brought many of them from other banks, have you?"

"I did. They, one and all, regard me as their real employer, while the bank is only the ostensible one."

"You have been many years in the banking business, have you not?"

"Thirty-five years."

"How long have you been connected with this particular bank?"

"Since it was organized, two years ago."

"And before that?"

"Before that I had served all my life in one bank—the Bank of Columbia."

"Ah, yes. That bank, with two others, was merged into this one, was it not?"

"It was."

"Were you at all acquainted with the president of this bank, Mr. Meadows, before you came here from the Bank of Columbia?"

Nick was watching the cashier narrowly when he asked this question, and he saw, or fancied he saw, him start ever so little; but he replied promptly enough:

"No, sir. I met him for the first time on the morning when I entered this bank to take the position I now hold."

"If you did not know him personally, did you know anything about him?"

"Let me understand you, Mr. Carter. You are asking personal questions about my superior officer. I hope you will not ask anything which I ought not to answer."

"I shall endeavor not to do so. I shall not ask any questions of you about him which I would not ask him about you. Tell me in a word all you know about Isaac Meadows before you came here."

"I can tell you in a word—nothing."

"Save what you had been told by your former employers?"

"Exactly."

"Now about the stolen money—about the three hundred and fifty thousand dollars."

"Yes, sir."

The cashier was evidently relieved by the change of subject, for he settled himself back in his chair, less on the alert, and evidently prepared to reply directly to each question that was propounded.

"Who prepared those packages of bills? I mean, under whose immediate direction were they prepared?"

"Under mine."

"And the specie the same?"

"Certainly."

"The sum was to be paid over to one of your depositors early this morning, I believe?"

"As soon as the bank opened; yes."

"Is that the reason why the money was not placed in the time-locked vault?"

"It is the apparent reason."

"Ah! What is the real reason?"

"The president of the bank directed me not to do so."

"Where was the money placed?"

"In the big safe where we lock up our surplus cash each night. We rarely carry more than two or three thousand dollars in that safe, overnight, but it so happened last night, that the surplus was something over ten thousand."

"So, in reality there was more than three hundred and sixty thousand dollars in that safe when you left the bank last night."

"Yes, sir."

"Do you know why the president directed the large sum to be placed there?"

"The directions were, that the gentleman to whom it was to be paid was to call promptly at ten o'clock, and inasmuch as the money was all ready and all prepared, it would save trouble to have it handy."

"Was it, as a matter of fact, any more handy there than it would have been in the vault?"

"The fact might have afforded a saving of ten or fifteen minutes of time."

"The ten thousand dollars to which you referred was not taken, I understand?"

"No, sir."

"And the safe itself was not blown open?"

"No; it was opened by the use of the combination."

"How many people connected with this bank knew that combination?"

"Myself and my assistant."

"Not the president?"

"No—last stay. It was the regular night for changing that combination last night; we do that twice each week."

"Well?"

"I remember now that Mr. Meadows stood beside me, talking about some of the routine business of the bank, when I was making the change."

"I could he have gathered what the combination was by standing there at that time?"

"I don't know whether he could or not; I know that I could."

"If he did not know it, it remains that you and your assistant are the only men who, presumably, could open that safe, as it was found?"

"Presumably—yes."

"Why do you reply in just that manner, Mr. Maynes?"

"Because there are probably a hundred, perhaps two hundred men, in New York at this minute who could open any combination lock that was ever made, without knowledge of the combination itself. In fact, the existence of so many lock experts is what necessitated the invention of the time lock."

"Then you do not regard it as significant that the safe was opened by the thieves?"

"Not especially so. Bankers do not regard ordinary safes as much more secure than bureau drawers."

"And you think that one of such experts as you have described might have been with the burglars?"

"In my experience of thirty-five years I have known of four such occasions. It is an easy matter for a safe expert to turn burglar for a night, if he is well paid for it, and there is little or no chance of discovery. I know of three men now in Sing Sing who could testify to the truth of that."

"Neither you nor your assistant have experienced any uneasiness on the score of being suspected, have you?"

"Not the slightest, I assure you;" and the cashier smiled.

"Who locked that safe last night?"

"I did."

"Who placed the money in the safe?"

"I did."

"Were you uneasy about leaving so great a sum in that safe overnight?"

"Very; notwithstanding the fact that the responsibility was not mine."

"You felt that the order of the president relieved you of the responsibility."

I knew that it did."

"What can you tell me about the watchman—Pike?"

"Nothing that is bad; everything that is good."

"You do not, then, agree with the president, that was implicated with the robbers?"

"I certainly do not."

"How do you account for his disappearance?"

"I think he was murdered and that they took the dy away with them as they took the money."

"That is also my opinion, Mr. Maynes. What is ur opinion about the police officer who was found de the bank injured?"

"I have no opinion concerning him, save that he btless told the truth."

"Did you ever hear anything about him? Did ou know, before to-day, who he was?"

"I never knew that such a person existed."

"Has Mr. Meadows been in the bank all day to-y?"

"He has not been out of it since he entered it this rning, to my certain knowledge."

"Do you know if he took any measures to-day to in- gate the antecedents of that police officer?"

"I do not see how he could have done so. There ve been no callers on his hands, and so many other things to think about——"

"I understand. Yet he knows all about the career that officer."

"Indeed? Possibly he was personally known to ."

"Possibly," said Nick, dryly. "Now, Mr. Maynes, please, we will touch upon another point in this affair, and one which would seem to be vital."

"Yes, sir."

"I wish to know, first, just how many persons in the institution were aware that the three hundred and fifty thousand dollars was inside that safe when you found it to be the night; and I want to discuss with you the possible bearings of that information."

CHAPTER IX.

THE MEANEST MAN OF MODERN TIMES.

"There were only three persons connected with this bank who knew that the money was in the safe instead of in the vault, Mr. Carter," replied the cashier, emphatically.

"Only three?" said Nick, raising his eyebrows in surprise.

"That is all."

"Who were they?"

"The man who ordered it placed there; the man who put it there—myself; and my assistant. Not another soul knew about it."

"You seem very positive on this point."

"I am, sir."

"Why so positive?"

"Because I took especial pains to conceal the fact from every clerk in my employ."

"But why, if you trust them all as implicitly as you say you do, did you go to all that trouble?"

Mr. Maynes was silent for a full minute after that question, while Nick waited patiently for him to reply. At length he said:

"Let us say that in case of a robbery, I wished to protect each and every one of them from possible suspicion."

"That is a good answer," said Nick, smiling, "but don't you see that it involves the very idea which you desired to hide from me?"

"What idea is that, sir?"

"Why, that you more than half suspected that the bank would be robbed before morning."

"But, Mr. Carter——"

"Did you not have that idea? Tell me, truly, was it not because of that idea that you took such pains to conceal the fact that the money was in the safe?"

"I think I may decline to answer that question, Mr. Carter."

"Yes, you may, for you have answered it already. And that brings us back again to the half-formed theory of yours to which we referred at the opening of our conversation."

"I would rather not refer to that, Mr. Carter."

"But you must refer to it, Mr. Maynes. You are a just man, are you not?"

"I try to be just in all my dealings."

"You believe the watchman to be innocent, and you believe him to be murdered. You have no desire, through a mistaken sense of duty on your part, to add to the suffering which his family must endure, have you?"

"As God is my judge, no."

"And you would not see this young police officer, whose ambitious life has just begun, wrongfully sent to prison for the crime of another, would you?"

"Indeed, I would not."

"Mr. Maynes, you had no hand in the robbery of the bank, had you?"

"Sir, I——"

"That is a plain question; answer it plainly."

"I did not."

"And will you also answer for your assistant?"

"Since he is my brother and lives in the house with me, and since we were in our garden together at five o'clock this morning, I think I can answer for him as well."

"Good! Now will you also answer for the other man who had knowledge of the presence of that money in the safe?"

"I cannot answer for—that is, more than to say this——"

"Well, what?"

"The robbers may not have known that the money was there. It may have been an accident—I refer to the fact that they found it there."

"But you do not believe that view of the case, do you?"

"The appearances are that they did know it was there. I must admit that much."

"And, now, will you admit your suspicions to me?"

"I fear that I have already admitted them. Your clever questioning has made me admit a great deal more than I ever dared to think before I came into this room."

"Give yourself no uneasiness on that score, Mr. Maynes, for you have admitted it to one who was of that opinion before this conversation began. I see through the glass door over your head, that Mr. Meadows is returning. I will ask you to leave this book with me, and I will ask you also, when you leave the bank, to go to the Broadway Central Hotel—that is about the nearest to police headquarters. I wish you would go there, place yourself in communication with the telephone exchange in the hotel, and to remain there until I communicate with you. Will you do that?"

"I will."

"Thank you. Rise now. Here he is. Ah, Mr. Meadows; Mr. Maynes and I have just finished. Thank you very much, Mr. Maynes. I will keep the book if you don't mind. Mr. Meadows and I wish to go over it together."

The banker and the detective were alone together again.

"Well, Mr. Carter, did you make anything out of Maynes?" asked the banker, with an indulgent smile.

"Not much, I must confess," replied Nick. "He seems to have implicit faith in the whole world."

"Yes. That is his greatest fault. He is so honest himself that he cannot think that anybody would steal. But do you know, as far as the employees of this bank are concerned, I am quite as confident as Maynes."

"And still," said Nick, "there must have been a leakage somewhere."

"Yes; that much will have to be admitted."

Nick opened upon the book which contained the list of employees with their addresses, etc., and for half an hour gave himself up solely to the work of going over the list with the banker.

At the end of that time he closed the book with a sigh.

"Really, Mr. Meadows," he said, "one would think you had a set of angels in your employ. Do you realize that you have only indicated one name about which you seem to entertain any sort of doubt, and that was so slight as to be hardly perceptible?"

"And which one was that, pray?" asked the banker, with a sardonic smile. "I was not aware that I had cast a possible slur upon any of them."

"I refer to Albert Maynes, your assistant cashier."

"Ah, yes. Well, really, I—I did not intend—that is, ——"

"Just so," said Nick.

"Well, you see, Mr. Carter," said the banker, in an apologetic tone "I don't see how the knowledge of the presence of that money in the safe could have leaked out of the clerks unless it leaked through one of the cashiers or myself. Now, Maynes is above suspicion, and of course I am."

"Of course," assented Nick.

"Well, if it did not leak to one of the clerks, who in turn gave it away to the thieves, and if Maynes and I are to be counted out of it, why, there is only Albert Maynes left to consider."

"Exactly."

"What do you think about it yourself?" asked the banker.

"I'll tell you," said Nick, with an air of great and assuring confidence. "I think I had better put a shadow on the trail of Albert Maynes. Then, I think I had better keep yourself in touch with me over the telephone, so that I can get you at any time to-night I may happen to want you."

"Oh, I can easily do that simply by remaining home. Here, I will write down my telephone number for you. There it is. When I leave the bank, which I will do at once now, I will go directly to my house and remain there. But what can you expect will happen to-night which will require my presence?"

"Nothing more than the fact that I expect, after I have talked with the inspector, we will wish to issue three warrants, and to do that we will require your presence, you know."

"Oh! certainly. Yes. All right."

"You see, according to our theory, three warrants should be issued. One for Mullen, the policeman; one for the missing watchman, and the other for Albert Maynes."

"But—ought he to be arrested yet?"

"Certainly not. The warrant should be in existence, however, so that it can be served at any moment."

"Ah, yes. I understand."

"It may not be served for a week, or for two weeks, you know."

"Exactly. I see it all now."

"So don't fail to remain within call this evening."

"Oh, I will be ready."

Nick started as if to leave the bank, but paused when halfway to the door.

"By the way," he said, "it would not be half a bad idea if you should step out into the bank and send Albert Maynes to me for a moment before I go. I simply want to get a good look at him; see?"

"Yes. All right. You will not of course let him know that he is suspected."

"Trust me for that."

The banker went out and Nick resumed his seat.

A moment later Albert Maynes entered the room. He was ten years at least younger than his brother, and he had a quick, alert air which instantly pleased the detective.

"Well, sir?" he asked, as he entered. He had his hat in his hand as if he had been about taking his departure when summoned.

"You are Mr. Albert Maynes, are you not?" asked Nick.

"I am."

"Do you wish to assist me in arresting the meanest scoundrel of modern times?"

"If I can be of service, sir, command me."

"Do you mind if just for a few moments you appear to be under suspicion yourself?"

"Not if it will help along the cause. My brother has given me an inkling of the identity of that same scoundrel."

"Then go with your brother where I told him to go. Remain with him until you hear from me. And rely upon it that you will hear before you are many hours older."

CHAPTER X.

THREE VILLAINS OF A STRIPE.

Nick lost no time when he left the bank in making his way directly to headquarters.

The inspector was still there, fortunately, and Nick, in as few and concise words as possible, related all that that had occurred during the afternoon.

"I tell you, inspector," he said, in conclusion, "for a bungling job, this beats anything I ever heard of in the line of thievery. Why, that man, Meadows, is just an ordinary crook, who has inherited a fortune from somebody, or who has by some means managed to get up in the world until he has made capitalists believe in him."

"But why should he rob his own bank in the midst of his success? His assured success?"

"Why? Simply because his old pals have found him out and come down on him like a thousand of brick; that's why. They bled him, doubtless, until he was tired of being bled, and so he proposed a coup to them. It's as plain as the nose on your face."

"Sure thing."

"You see he got tired of handing out dollars to his old pals to keep them from peaching about his past career, and so he proposed to them to make their fortune at one strike on condition that they would leave him alone in the future."

"That is why he robbed his own bank. He didn't do it to swell his own pocketbook, but to preserve it."

"Precisely."

"He opened the door of his bank and let his pals knock out the watchman. They hit the poor fellow harder than they intended and so killed him. He had that money all fixed up as it was, so that it would be handy and they would not be long in getting it."

"Yes; and he made his pals work up the game as they would have done it together before he quit the business, so that they could throw suspicion upon the watchman and the policeman and railroad them to prison. Oh, it was a nice little scheme, only it didn't work. Have you talked with Mullen since I went out?"

"No. I left him for you."

"Thanks, old man. Let's go to him."

They found Mullen sitting up in an easy-chair wh had been brought in for him.

His eyes were shining with delight, and as soon Nick appeared and he was made to recognize him the disguise he wore, Mullen exclaimed:

"I've got 'em, sir! I've got the whole bunch!"

"Do you mean all three of them?" asked Nick.

"That I do. All three."

"Splendid. Where are they?"

"Here, sir;" and he handed out three pictures wh had been taken from the gallery of rogues.

"Take that one first," he said, indicating one them. "That's the guy who said he was the presid of the bank, only when I saw him he had whisker side whiskers, you know—on his face, and a mustac but I recognized this as him the minute I set eyes it."

Nick passed the picture to the inspector.

"It isn't at all a bad picture of our friend, Is Meadows, if you should add a heavy shock of wh hair which he now wears and which he has evide had whitened for his present purposes. He pla the bold game, thinking you would never look for h as the president of a bank," he said. "Are these other two, Mullen?"

"That's what they are.. I'd swear to them a where. They were disguised somewhat, but I'd kn the faces."

Nick passed the pictures to the inspector withou word of comment; but the instant the inspector's e lighted upon the photographs he uttered a low whis

"I didn't suppose these fellows would dare to ret here—ever," he said.

"It was the fact that their old pal had bec bank president that drew them here," said Nick.

"Doubtless."

He turned to one of the officers who stood near

"Send Maguire and Sharp to me here," he orde and in a moment more the two men appeared.

"Maguire," said the inspector, "do you

ould know English Charlie, sometimes called the ake, if you should happen to see him again?"

"Bet your life I would, sir."

"Well, he is here, and Silent Sam is with him. They e under cover somewhere. Do you think you could d their hangout? Haven't we got a stool pigeon mewhere who would be likely to know their roosting ace?"

"I'll bet dollars to doughnuts that I can lay my nds on 'em both inside of two hours," said Sharp. Tim Mulligan is around at Handy's. If Tim don't ow where they are, nobody does."

"All right, boys. Take a couple of extra men with ou. Tell Tim if he'll deliver the goods I'll forgive a lot of things I've got down against him. Now p along, and hurry. We want those two chappies ere as soon as we can get them. Bring them to my ivate office."

When his men had gone, he turned to Nick.

"How about the main guy?" he asked.

"We will let him rest easy for an hour or so, and n I'll telephone for him to come down and swear t those warrants. I think I'll telephone for the others Maynes at once."

"Yes; might as well have them here on time."

The inspector turned then to Mullen.

"Mullen," he said, "you have done well, and you e too good a man to be wasted on patrol duty. I ll ask your inspector to relieve you, and perhaps commissioner will attack you to my office. There; n't say a word. Go home and get well, and then re- t to me."

When the two great detectives were alone in the ivate office again, the inspector said:

"You always were remarkable for quick work, ck, but I think this beats the record."

"Well, it was rather quick work, I'll admit, but Mul- n has really done the most of it after all. I had the shadow of a proof to fit my suspicions, but for ."

"Huh, we could have trailed the hatter down in a few days, at that," remarked the inspector. "However, we won't have to do that now. We've got him dead to rights, even if Sharp don't succeed in nabbing the two Englishmen. They are a pair of slick ones, those two. The last time they were liberated from prison here, I warned them out of the country. I was with Byrnes then. They wouldn't come back as long as he was here. I suppose they thought they could monkey with me."

* * * * * * *

Maguire and Sharp found Tim Mulligan with little difficulty. He was a regular stool pigeon for headquarters, although he sometimes demurred at the demands that were made upon him, and this was one of the times.

"Tim," said Sharp, "how are your old friends, Duke and Silent?"

"Eh?" said Tim. "Who are they?"

"Come now! No monkeying! The inspector wants to see them right away. He's waiting now. He said if you'd show us the path, he'd forget about——"

"But how am I going to show you the path when I don't know it?"

"Look here, Tim. No fooling. We want those two fellows and we want them bad. It is up to you to show us where they are. If you don't, we'll take you along instead, and I can promise you five years at least. Now, call the turn."

"All right, boys. Come along. I'm it; only, for the sake of old times, don't ever let it be known that I done it or I'm a corpus; you hear me!"

"When did we ever give you away, Tim? Come on."

* * * * * * *

The Maynes brothers, the inspector and Nick were seated together in the private office when Sharp and Maguire entered with their two prisoners. Mullen was just outside, waiting to be called, and he was summoned at once.

"Mullen," said Nick, "are these your two friends

of the policeman? Are these the two gentlemen who played pool with a bank president and lived in high society while you were tending bar at Badger's?"

"That they are; both of them," was the reply.

"What have you got to say, Duke?" asked the inspector, addressing the taller of the two.

"Not a word," was the sullen reply.

"And you, Silent?"

"I'm still Silent. I'm always silent."

"Oh, are you? You are less talkative than your friend, Mr. Meadows, alias Bob Morgan. He knows how to talk. How do you suppose we knew that you were here, or where to find you?"

"Has Morgan peached?" inquired the Duke, sullenly.

"Didn't he always peach when he got a chance?" asked the inspector, in return.

"All right. It's about that bank business, ain't it? Sure. Well, it was all Bob Morgan's doings—or would you rather I'd call him Mr. Isaac Meadows? You see, we were living all quiet as lambs, with never a thought of cracking a crib, when he up and puts up this job. Said we'd be rich in no time and could go back to the old country and enjoy life. I didn't want any part of it. I knew we'd be nabbed, but he wouldn't hear of anything else. We touched him up a little too hard, I suppose. But the job is his."

"Who let you into the bank? Meadows?"

"Yes; if you want to call him that."

"Who opened the safe? Meadows?"

"Yes, if you want to call him that."

"Who took the money out of the safe?"

"He did."

"Who hit the watchman?"

"He did—before we were inside the bank. He had to do it to let us in."

"Where is the watchman now?"

"Somewhere in the East River: I don't know exactly where."

"Meadows, or Morgan, killed him, did he?"

"He hit him a lick he struck the sidewalk, I think."

"And, now, about your other pal on this job. Who is he?"

"Say, inspector, I think I've told you enough. He was only a watcher. We paid him five hundred and he lit out. I don't even know his name."

"And the ambulance and the uniforms?"

"Morgan supplied them. He'll tell you about that."

There was a summons at the door at that moment and when it was opened, Isaac Meadows entered the room smilingly, but he had scarcely crossed the threshold when Nick, who was waiting behind the door, seized him and snapped the handcuffs upon him.

At the same instant he recognized his two pals, and for a moment it seemed as if he would become insane with fury.

"You peached on me, did you? You two!" he yelled.

"You peached on us first," retorted the Duke; and then, perceiving that he had been taken in, he turned to the inspector, and said, savagely:

"If I live to get out again, I'll get even with you right."

But the inspector only smiled.

* * * * * * *

The money and the gold, less about a thousand dollars, was found intact in the room occupied by the two English burglars.

And the incident, so far as we are concerned, was closed.

THE END.

Next week's issue, No. 408, will contain "The Master Criminal; or, With the Devil in His Eye." In it you will learn more of the bank robbers and see the entirety of one of the greatest plots that Nick Carter ever unearthed.

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